

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:	Case No. 18-15713-PMM
MEGAN E BAUER	
Debtor(s)	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/29/2018.
- 2) The plan was confirmed on 02/07/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/10/2023.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$181,929.33.
- 10) Amount of unsecured claims discharged without full payment: \$184,592.39.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$6,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$6,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,725.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$507.83
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,232.83**

Attorney fees paid and disclosed by debtor: \$2,810.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BAI	Unsecured	2,040.00	2,277.73	2,277.73	31.92	0.00
BANK OF AMERICA NA	Unsecured	17,155.00	17,436.17	17,436.17	244.42	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	9,832.00	10,277.03	10,277.03	144.06	0.00
CAPITAL ONE NA	Unsecured	3,318.00	3,630.27	3,630.27	50.94	0.00
CHASE SLATE	Unsecured	8,985.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	8,868.00	9,026.61	9,026.61	126.63	0.00
CITIBANK NA	Unsecured	11,014.00	11,888.55	11,888.55	166.71	0.00
COMENITY BANK	Unsecured	5,802.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BAI	Unsecured	2,663.00	2,956.65	2,956.65	41.54	0.00
DEPARTMENT STORE NATIONAL BAI	Unsecured	4,951.00	5,420.48	5,420.48	75.97	0.00
DISCOVER BANK	Unsecured	11,403.00	11,761.00	11,761.00	164.93	0.00
LVNV FUNDING LLC	Unsecured	1.00	5,143.12	5,143.12	72.08	0.00
LVNV FUNDING LLC	Unsecured	1.00	3,321.43	3,321.43	46.51	0.00
LVNV FUNDING LLC	Unsecured	1.00	7,310.13	7,310.13	102.44	0.00
PNC BANK	Unsecured	19,631.00	20,184.27	20,184.27	282.98	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,985.00	7,181.70	7,181.70	100.69	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	357.00	488.16	488.16	6.89	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	538.00	546.26	546.26	7.67	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,640.00	2,874.80	2,874.80	40.30	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,540.22	2,540.22	35.61	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,363.00	8,156.29	8,156.29	114.29	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,626.00	6,001.65	6,001.65	84.10	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,443.00	2,611.46	2,611.46	36.60	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1.00	7,383.79	7,383.79	103.50	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	2,412.00	3,171.66	3,171.66	44.52	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	2,351.00	2,718.83	2,718.83	38.09	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	645.00	956.02	956.02	13.38	0.00
QUICKEN LOANS INC	Secured	305,277.00	303,975.14	173.56	173.56	0.00
RESURGENT CAPITAL SERVICES	Unsecured	3,743.00	3,074.10	3,074.10	43.05	0.00
SANTANDER BANK NA	Unsecured	9,757.00	NA	NA	0.00	0.00
SUNTRUST BANK	Secured	36,158.00	35,282.89	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TD BANK USA NA	Unsecured	3,716.00	3,985.71	3,985.71	55.88	0.00
WESTGATE VACATION VILLAS OWN	Secured	1,500.00	317.91	317.91	317.91	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$173.56	\$173.56	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$317.91	\$317.91	\$0.00
<b>TOTAL SECURED:</b>	<b>\$491.47</b>	<b>\$491.47</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$162,324.09</b>	<b>\$2,275.70</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration                           \$3,232.83  
Disbursements to Creditors                         \$2,767.17

**TOTAL DISBURSEMENTS :**                            **\$6,000.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/06/2023

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.